2

Document Page 1 of 4

Certificate Number: 15111-PAE-DE-033003313

Bankruptcy Case Number: 14-15550



## CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on June 21, 2019, at 2:00 o'clock PM EDT, Scotland B Moore Jr. completed a course on personal financial management given by internet by BE Adviser, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

/s/Stephanie Sandison for Ryan McDonough By: June 21, 2019 Date:

Name: Ryan McDonough

Executive Director of Education Title:

Debtor 1 Scotland B Moore First Name Middle Name Last Name  Debtor 2 Angeline M Moore (Spouse, if filing) First Name Middle Name Last Name  United States Bankruptcy Court for the: Eastern District of Pennsylvania  Case number (If known)  Official Form 423		19 11:1			<u>TO: 12</u>	2159579140	FR	OM: 8774 tered 06/	192702 <b>24/19 0</b> 9	: 9:04:24	Page : Desc Main	
Table 1 Septiment						Moore	- ug	<b>e</b> 2 01 4				
United States Bandwardery Count for the:  Eastern District of Pennsylvania  Jean runther  14-15550  Official Form 423  Certification About a Financial Management Course  12/  If you are an individual, you must take en approved course about personal financial management if:  - you filed for bankrupts under chapter 7 or 13, or  - you filed for bankrupts under chapter 17 or 13, or  - you filed for bankrupts under chapter 11 and § 1141 (b)(3) does not apply.  In a joint case, each debtor must take the course, 11 U.S.C. § 727(a)(11) and 1328(g).  After you finish the course, the provider will give you a certificate. The provider does not notify the court, then Debtor 1 and Debtor 2 must each file this form with the certificate number before your debts will be discharged.  - If you filed under chapter 7 and you need to file this form, file is within 60 days after the first date set for the meeting of creditors under § 341 of the Bankruptoy Code.  - If you filed under chapter 7 and you need to file this form, file it before you make the last payment that your plan requires or before you file a motion for a discharge under § 1142(5)(6)(g): c § 1328(b) of the Bankruptoy Code. File R. Bankr, Pt. 1007(c).  In some cases, the court can waive the requirement to take the financial management course. To have the requirement waived, you must file motion with the court and obtain a court order.  Port I Tell the Court About the Required Course    You must check one:		First Name		Middle Name		Last Name						
Case number   14:15550												
Official Form 423  Certification About a Financial Management Course  127  If you are an individual, you must take an approved course about personal financial management if:  you filled for bankruptcy under chapter 7 or 13, or  you filled for bankruptcy under chapter 11 and § 1141 (d)(3) does not apply.  In a joint case, each debtor must take the course, 11 U.S.C. §5 727(a)(11) and 1326(g).  After you finish the course, the provider will give you a certificate. The provider may notify the court, then Debtor 1 and Debtor 2 must seach fill the provider does not notify the court, then Debtor 1 and Debtor 2 must seach fill the form with the certificate number before your debts will be discharged.  If you filled under chapter 7 and you need to file this form, file it within 60 days after the first date set for the meeting of creditors under § 341 of the Bankruptcy Code.  If you filled under chapter 11 or 13 and you need to file this form, file it within 60 days after the first date set for the meeting of creditors under § 341 of the Bankruptcy Code.  If you filled under chapter 11 or 13 and you need to file this form, file it within 60 days after the first date set for the meeting of creditors under § 341 of the Bankruptcy Code.  If you filled under chapter 11 or 13 and you need to file this form, file it within 60 days after the first date set for the meeting of creditors under § 341 of the Bankruptcy Code.  It you must check the court and obtain a court order.  The file of the court and obtain a court order.  The file of the court and obtain a court order.  The file of the court and obtain a court order.  Date I took the course  15111-PAE-DE-033003313  I completed an approved provider  15111-PAE-DE-033003313  I tam not required to complete a course in personal financial management because the court has granted my motion for a walver of the requirement based on (check ane):  I hoppical disability causes me to be unable to complete a course in personal financial management in person, by phone, or through the interna	United S	States Bankruptcy Co	ourt for the:	Eastern Dis	strict of	Pennsylvania						
Certification About a Financial Management Course  12/  If you are an Individual, you must take an approved course about personal financial management iff.  you filed for bankruptcy under chapter 1 and § 1141 (d)(3) does not apply.  n a joint case, each debtor must take the course. 11 u.S.C. §§ 727(a)(11) and 1328(g). After you finish the course, the provider will give you a certificate. The provider does not notify the court, then Debtor 1 and Debtor 2 must each file this form with the certificate number before your debts will be discharged.  If you filed under chapter 1 and you need to file this form, file it within 60 days after the first date set for the meeting of creditors under § 341 of the Bankruptcy Code.  If you filed under chapter 11 or 13 and you need to file this form, file it before you make the last payment that your plan requires or before you file a motion for a discharge under § 1142(d)(5)(8) or § 1328(b) of the Bankruptcy Code. Fed. R. Bankr. P. 2007(c).  In some cases, the court can waive the requirement to take the financial management course. To have the requirement waived, you must file motion with the court and obtain a court order.  Part 1:  Tell the Court About the Required Course  You must check one:        1511-PAF-DF-033003313			0			_						
If you are an individual, you must take an approved course about personal financial management if:	(11 8/10/4/							J				
If you are an individual, you must take an approved course about personal financial management if:												
if you are an individual, you must take an approved course about personal financial management if:  you filed for bankruptcy under chapter 1 and § 1141 (d)(3) does not apply.  In a joint case, each debtor must take the course. 11 U.S.C. §5 727(a)(11) and 1328(g).  After you finish the course, the provider will give you a certificate. The provider does not notify the court that you have completed the course. If the provider does not notify the court, you need not file this form. If the provider does not notify the court, then Oebtor 2 must each file this form with the certificate number before your debts will be discharged.  If you filed under chapter 7 and you need to file this form, file it within 60 days after the first date set for the meeting of creditors under § 341 of the Bankruptcy Code.  If you filed under chapter 11 or 13 and you need to file this form, file it before you make the tast payment that your plan requires or before you file a motion for a discharge under § 1141(d)(5)(8) or § 1328(b) of the Bankruptcy Code. Fed. R. Bankr. P. 1007(c).  In some cases, the court can waive the requirement to take the financial management course. To have the requirement waived, you must file motion with the court and obtain a court order.  Part 1: Tell the Court About the Required Course  You must check one:												
you filed for bankruptcy under chapter 7 or 13, or you filed for bankruptcy under chapter 11 and § 1141 (d)(3) does not apply. In a joint case, each debtor must take the course, 11 U.S.C. \$5 727(a)(11) and 1328(g).  After you finish the course, the provider will give you a certificate. The provider may notify the court that you have completed the course. If the provider does not notify the court, you need not file this form. If the provider does not notify the court, then Debtor 1 and Debtor 2 must each file this form with the certificate number before your debts will be discharged.  If you filed under chapter 7 and you need to file this form, file it within 60 days after the first date set for the meeting of creditors under § 341 of the Bankruptcy Code.  If you filed under chapter 11 or 13 and you need to file this form, file it before you make the last payment that your plan requires or before you file a motion for a discharge under \$ 1141(c)(5)(8) or \$ 1328(b) of the Bankruptcy Code. Fed. R. Bankr. P. 1007(c).  In some cases, the court can walve the requirement to take the financial management course. To have the requirement waived, you must file motion with the court and obtain a court order.  Part 1: Tell the Court About the Required Course  You must check one:	Cert	ification	About	a Fina	ncial	Manage	nen	t Cours	e	<u></u>		12/19
you filled for bankruptcy under chapter 11 and § 1141 (d)(3) does not apply.  In a joint case, each debtor must take the course. 11 U.S.C. §§ 727(a)(11) and 1328(g).  After you finish the course, the provider will give you a certificate. The provider may notify the court, than you have completed the course. If the provider does notify the court, then Debtor 1 and Debtor 2 must each file this form with the certificate number before your debts will be discharged.  If you filed under chapter 7 and you need to file this form, file it within 60 days after the first date set for the meeting of creditors under § 341 of the Bankruptcy Code.  If you filed under chapter 11 or 13 and you need to file this form, file it before you make the last payment that your pian requires or before you file a motion for a discharge under § 1141(d)(5)(8) or § 1328(b) of the Bankruptcy Code. Fed. R. Bankr. P. 1007(c).  In some cases, the court can waive the requirement to take the financial management course. To have the requirement waived, you must file motion with the court and obtain a court order.  Part 1: Tell the Court About the Required Course  You must check one:	ff you a	re an Individual,	you must ta	ke an appro	ved cours	se about personal	financia	al manageme	nt if:			
After you finish the course, the provider will give you a certificate. The provider may notify the court that you have completed the course. If the provider does not notify the court, you need not file this form. If the provider does not notify the court, then Debtor 1 and Debtor 2 must each file this form with the certificate number before your debts will be discharged.  If you filed under chapter 7 and you need to file this form, file it within 60 days after the first date set for the meeting of creditors under § 341 of the Bankruptcy Code.  If you filed under chapter 11 or 13 and you need to file this form, file it before you make the last payment that your plan requires or before you file a motion for a discharge under \$ 1141(d)(5)(8) or \$ 1328(b) of the Bankruptcy Code. Fed. R. Bankr. P. 1007(c).  In some cases, the court can walve the requirement to take the financial management course. To have the requirement walved, you must file motion with the court and obtain a court order.  Port 1: Tell the Court About the Required Course  You must check one:    1 completed an approved course in personal financial management:   Date   took the course							nt annly					
After you finish the course, the provider will give you a certificate. The provider may notify the court, that you have completed the course, if the provider does notify the court, you need not file this form. If the provider does not notify the court, then Debtor 1 and Debtor 2 must seach file this form with the certificate number before your debts will be discharged.  If you filed under chapter 7 and you need to file this form, file it within 60 days after the first date set for the meeting of creditors under § 341 of the Bankruptcy Code.  If you filed under chapter 11 or 13 and you need to file this form, file it before you make the last payment that your plan requires or before you file a motion for a discharge under § 1141(d)(6)(8) or § 1328(b) of the Bankruptcy Code. Fed. R. Bankr. P. 1007(c).  In some cases, the court can waive the requirement to take the financial management course. To have the requirement waived, you must file motion with the court and obtain a court order.  Part 1: Tell the Court About the Required Course  You must check one:												
if the provider does notify the court, you need not file this form. If the provider does not notify the court, then Debtor 1 and Debtor 2 must beach file this form with the certificate number before your debts will be discharged.  • If you filed under chapter 7 and you need to file this form, file it within 60 days after the first date set for the meeting of creditors under § 341 of the Bankruptcy Code.  • If you filed under chapter 11 or 13 and you need to file this form, file it before you make the last payment that your plan requires or before you file a motion for a discharge under § 1141(0)(5)(8) or § 1328(b) of the Bankruptcy Code. Fed. R. Bankr. P. 1007(c).  In some cases, the court can waive the requirement to take the financial management course. To have the requirement waived, you must file motion with the court and obtain a court order.  Part 1: Tell the Court About the Required Course  You must check one:      1 completed an approved course in personal financial management:   Date   took the course   06/21/2019	•								Court that V	ou have co	noleted the cours	se.
• If you filed under chapter 11 or 13 and you need to file this form, file it before you make the last payment that your plan requires or before you file a motion for a discharge under § 1141(d)(5)(B) or § 1328(b) of the Bankruptcy Code. Fed. R. Bankr. P. 1007(c).  In some cases, the court can waive the requirement to take the financial management course. To have the requirement waived, you must file motion with the court and obtain a court order.  Part 1: Tell the Court About the Required Course  You must check one:    I completed an approved course in personal financial management:   Date I took the course	If the pr	ovider does noti	fy the court,	, you need n	ot file this	form. If the prov	ider doe	es not notify t	he court, th	en Debtor 1	and Debtor 2 mu	ust
before you file a motion for a discharge under § 1141(d)(5)(B) or § 1328(b) of the Bankruptcy Code. Fed. R. Bankr. P. 1007(c).  In some cases, the court can waive the requirement to take the financial management course. To have the requirement waived, you must file motion with the court and obtain a court order.  Part 1: Tell the Court About the Required Course    You must check one:					o file this f	orm, file it within 60	days at	fter the first da	te set for the	e meeting o	f creditors under	
Tell the Court About the Required Course  You must check one:  I completed an approved course in personal financial management:  Date I took the course  O6/21/2019  MM / DD / YYYY  Name of approved provider  BE Adviser, LLC  Certificate number  15111-PAE-DE-033003313  I am not required to complete a course in personal financial management because the court has granted my motion for a waiver of the requirement based on (check one):  Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.  Disability. My physical disability causes me to be unable to complete a course in personal financial management in person, by phone, or through the internet, even after I reasonably tried to do so.  Active duty. I am currently on active military duty in a military combat zone.  Residence. I live in a district in which the United States trustee (or bankruptcy administrator) has determined that the approved instructional courses cannot adequately meet my needs.	*											
You must check one:    State   took the course   O6/21/2019   MM / DD / YYYY					nent to tal	ce the financial m	anagem	ent course. T	o have the	requiremen	t waived, you mu	st file a
You must check one:   X   Completed an approved course in personal financial management:   Date   took the course   O6/21/2019     MM / DD / YYYY	motion	with the court an	d obtain a c	court order.								
I completed an approved course in personal financial management:   Date   took the course   06/21/2019   MM / DD / YYYYY	Part 1	Tell the C	ourt Abou	it the Req	uired Co	urse						
Date I took the course     O6/21/2019	You m	ust check one:										
Name of approved provider  BE Adviser, LLC  Certificate number  15111-PAE-DE-033003313  I am not required to complete a course in personal financial management because the court has granted my motion for a waiver of the requirement based on (check one):  Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.  Disability. My physical disability causes me to be unable to complete a course in personal financial management in person, by phone, or through the internet, even after I reasonably tried to do so.  Active duty. I am currently on active military duty in a military combat zone.  Residence. I live in a district in which the United States trustee (or bankruptcy administrator) has determined that the approved instructional courses cannot adequately meet my needs.	X	I completed an a	approved co	ourse in pers	sonal fina	ncial managemen	t:					
Certificate number		Date I took the co	ourse									
<ul> <li>□ I am not required to complete a course in personal financial management because the court has granted my motion for a waiver of the requirement based on (check one):</li> <li>□ Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.</li> <li>□ Disability. My physical disability causes me to be unable to complete a course in personal financial management in person, by phone, or through the internet, even after I reasonably tried to do so.</li> <li>□ Active duty. I am currently on active military duty in a military combat zone.</li> <li>□ Residence. I live in a district in which the United States trustee (or bankruptcy administrator) has determined that the approved instructional courses cannot adequately meet my needs.</li> </ul>		Name of approve	d provider	BE Advi:	ser, LLC		_					
waiver of the requirement based on (check one):  Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.  Disability. My physical disability causes me to be unable to complete a course in personal financial management in person, by phone, or through the internet, even after I reasonably tried to do so.  Active duty. I am currently on active military duty in a military combat zone.  Residence. I live in a district in which the United States trustee (or bankruptcy administrator) has determined that the approved instructional courses cannot adequately meet my needs.		Certificate number	er	1511 <u>1-</u> P	AE-DE-0	33003313				-		
about finances.  Disability. My physical disability causes me to be unable to complete a course in personal financial management in person, by phone, or through the internet, even after I reasonably tried to do so.  Active duty. I am currently on active military duty in a military combat zone.  Residence. I live in a district in which the United States trustee (or bankruptcy administrator) has determined that the approved instructional courses cannot adequately meet my needs.						al financial mana	gement	because the	court has g	ranted my r	notion for a	
by phone, or through the internet, even after I reasonably tried to do so.  Active duty. I am currently on active military duty in a military combat zone.  Residence. I live in a district in which the United States trustee (or bankruptcy administrator) has determined that the approved instructional courses cannot adequately meet my needs.		Incapacity.			or a menta	al deficiency that m	akes me	incapable of t	ealizing or r	naking ratio	nal decisions	
Residence. I live in a district in which the United States trustee (or bankruptcy administrator) has determined that the approved instructional courses cannot adequately meet my needs.		Disability.	My physic by phone,	al disability c or through th	auses me ne internet,	to be unable to cor even after I reaso	nplete a nably trie	course in pers ed to do so.	onal financi	al managem	ent in person,	
approved instructional courses cannot adequately meet my needs.				=								
Part 2: Sign Here		Residence.	I live in a c approved i	listrict in which instructional	ch the Unit courses ca	ed States trustee ( Innot adequately m	or bankr leet my r	uptcy administ needs.	rator) has d	etermined th	nat the	
	Part 2	Sign Here	<u> </u>									
I certify that the information I have provided is true and correct.		-		-					1			

Scotland B Moore Jr.
Printed name of debtor

06/21/2019 MM /DD/ YYYY

/s/ Scotland B Moore Jr.

11:17 AM PDT 6/21/2019

TO:12159579140

FROM:8774192702

Page:

4

Case 14-15550-elf Doc 55 Filed 06/24/19 Entered 06/24/19 09:04:24 Desc Main Document Page 3 of 4

Certificate Number: 15111-PAE-DE-033003314 Bankruptcy Case Number: 14-15550



## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on June 21, 2019, at 2:00 o'clock PM EDT, Angeline M Moore completed a course on personal financial management given by internet by BE Adviser, LLC, a provider approved pursuant to 11 U.\$.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

/s/Stephanie Sandison for Ryan McDonough June 21, 2019 By: Date:

Name: Ryan McDonough

Executive Director of Education Title:

Active duty. I am currently on active military duty in a military combat zone. Residence. I live in a district in which the United States trustee (or bankruptcy administrator) has determined that the approved instructional courses cannot adequately meet my needs. Part 2: Sign Here

I certify that the information I have provided is true and correct.

/s/ Angeline M Moore Signature of debtor named on certificate

Angeline M Moore Printed name of debtor

06/21/2019 Date MM / DD / YYYY